

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Teri M. Guisbert
 Debtor

Case No. 17-14352-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db 13995946	+Teri M. Guisbert, 136A Church Street, Mountville, PA 17554-1425
13939598	+Toyota Lease Trust, C/O Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
	+York Toyota Financial Services, 9 West 57th Street, New York, NY 10019-2701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty +EDI: BCCSHUBERT.COM Jul 28 2018 05:53:00 CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622

smg	E-mail/Text: megan.harper@phila.gov Jul 28 2018 02:00:07 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2018 01:59:19 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg 13939591	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 28 2018 01:59:55 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
	EDI: RMSC.COM Jul 28 2018 05:53:00 Banana Republic/Synchrony, PO Box 965003, Orlando, FL 32896-5003

13939592	+EDI: RMSC.COM Jul 28 2018 05:53:00 Care Credit/GE, PO Box 960061, Orlando, FL 32896-0061
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13939593	EDI: WFNNB.COM Jul 28 2018 05:53:00 Comenity Bank, PO Box 182782, Columbus, OH 43218-2782
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13939594	EDI: WFNNB.COM Jul 28 2018 05:53:00 Comenity Bank/Bon-Ton, PO Box 182782, Columbus, OH 43218-2782
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13939595	EDI: WFNNB.COM Jul 28 2018 05:53:00 Comenity Bank/Talbot, PO Box 182782, Columbus, OH 43218-2782
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13939596 14013369	EDI: RMSC.COM Jul 28 2018 05:53:00 Gap/Synchrony, PO Box 965003, Orlando, FL 32896-5003
	EDI: Q3G.COM Jul 28 2018 05:53:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

13999855	EDI: Q3G.COM Jul 28 2018 05:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
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13997055	+EDI: RMSC.COM Jul 28 2018 05:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
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13939597	EDI: WFNNB.COM Jul 28 2018 05:53:00 Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
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14072378	EDI: ECAST.COM Jul 28 2018 05:53:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
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TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbs.com
PAUL BRINTON MASCHMEYER on behalf of Attorney Maschmeyer Karalis P.C.
pmaschmeyer35@gmail.com, FMarinas@msn.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
REBECCA ANN SOLARZ on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
ROBERT W. SEITZER on behalf of Co-Counsel Maschmeyer Karalis P.C. rseitzer@karalislaw.com, jhysley@karalislaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

ROBERT W. SEITZER on behalf of Creditor Maschmeyer Karalis P.C. rseitzer@karalislaw.com,
jhysley@karalislaw.com
THOMAS W. FLECKENSTEIN on behalf of Debtor Teri M. Guisbert tom@fleckensteinpalaw.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Teri M. Guisbert**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5489**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-14352-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Teri M. Guisbert

7/26/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.